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AN ANALYTICAL STUDY OF CONSUMER AWARENESS AMONG THE GREEN BANKING SYSTEM IN STATE BANK OF INDIA WITH REFERENCE TO LATUR DISTRICT

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TABLE OF CONTENTS

S.NO	PARTICULARS	PAGE NO.
1.	INTRODUCTION	2
2.	STATEMENT OF PROBLEM	5
3.	LITERATURE REVIEWS	6
4.	SCOPE OF STUDY	8
5.	OBJECTIVES	9
6.	HYPOTHESIS	9
7.	SAMPLE SELECTION	10
8.	SOURCES OF DATA COLLECTION	11
9.	STATISTICAL TOOLS USED FOR DATA ANALYSIS	12
10.	CONCLUSION	13
11.	BIBLIOGRAPHY	14
12.	CHAPTER SCHEME	15

1. INTRODUCTION

“Earth is What we all have in common” (Wendell Berry)

Many environmental practices to protect and preserve the environment for the future banking, banking institutions have also taken little steps for sustainable development with the help of Green Banking Practices.

1.1 Green Banking

It means developing banking strategies which will ensure substantial economic development and promote environment-friendly practices as well.

The term "Green Banking" is gaining more and more popularity in recent years all over the world. It is becoming a popular part of the Public Relations strategy of many financial institutions, but apart from that behind the advertisements there are initiatives and efforts within the banks to justify it. For the past ten years, there have been numerous scientific publications related to the importance of various aspects of green business – green marketing, corporate entrepreneurship as a means to achieving sustainable banking, etc. The Banking Environment is changing faster,becoming more easy, competitive and more global than ever. The concept of “Green Banking” will be mutually beneficial to the banks, industries and the economy. Green Financing is the part of Green Banking.

Green Banking means promoting environment friendly practices and reducing your carbon footprints from your banking activities. Green Banking aims at improving the operations and technology along with making the clients habits environment friendly in the banking business. Green Banking is an umbrella term. It is a process by which consumers perform banking transactions unlike traditional banking. In order to achieve the goal of sustainable development banking institutions are taking certain steps which include Net banking, Mobile Wallet, Mobile Banking, Debit and Credit Card facilities, Online Banking, Plantation Programmes, Green Credit (loans) system, ATM centers and Banking Applications etc. Green Banking is operational 24 hours 7 days a week to the public in general. Green Banking is fast, easy and far reaching banking services with the benefits for environmental sustainability.

Thus, this study will provide new perspective, information and relationship between Green Banking's Customer awareness in the organization with motivation from SBI branches in Latur.

State Bank of India (SBI) is a nationalized bank which began to render its services in the year 1954, since then it has been the most reliable bank and back in 2007-2008 SBI took the initiative of Green Banking Services which will be a step ahead in future.

1.2 Consumers in Banking System

Consumers include anyone the organization supplies with products or services. When we talk about the consumers in the banking system we are pointing towards the persons who have saving habits and someone who is in need of money, which banks provide them in the form of loans for short term or long term in order to help them organize their working capital or install their capital asset. But one of the basic things is that a customer is someone who holds an account with the bank and initiates the daily transactions. The bank not only keeps his hard earned money safe but also helps in the proper regulation and encourages the investment by providing a decent amount of interest on the savings made.

1.4 Customer awareness

If it has to be described in layman terms, awareness is nothing but the knowledge or perception of a situation or a fact on a particular product or service. As we all are aware that banking is a service, so to sum it up it could be said that the awareness of a consumer relating to the banking services might include mobility, i.e. services are easily available and consumers could use them and know about them at any point of time at any place, along with the advancements.

Also, one of the major areas the banks play a role is allocation of savings and investment. In order to do that, banks with higher rates of interest are likely to attract higher customer awareness.

1.4 Latur

Latur city is governed by the Metropolitan Corporation. Latur city is located in Maharashtra state of India.

Population of Latur District in 2020/2021 is 26,26,107(estimates as per aadhar uidai.gov.in feb 2019 data). Literate people are 16,50,672 out of 9,32,432 are male and 7,18,240 are female. People living in Latur District depend on multiple skills, total workers are 10,46,857 out of which men are 6,70,018 and women are 3,76,839. Total 3,11,209 Cultivators are dependent on agriculture farming out of 2,04,059 are cultivated by men and 1,07,150 are women. 3,83,939 people work in agricultural land as labor, men are 2,12,040 and 1,71,899 are women. Latur District sex ratio is 928 females per 1000 of males. Next Latur District Census will be in 2021.

2. STATEMENT OF PROBLEM

2.1 Green Banking is an increasing trend in recent times, by Green Banking, there are various things that might be solved like time, with the effective use of green banking, one can have services 24 hours a day and everything is just a click away so we don't have to stand in queues to get our banking done.

2.2 But the question, here arises, Is it really effective? Like what does the Customer think about the various services which are provided to them under the umbrella of Green Banking, are they ready to adapt to this new era of banking?

2.3 We all live in the era of Internet and it is because of the Internet only services like Green Banking have been possible but with the positives comes the negatives as well, a new branch of crime have emerged in the society 'Cyber Crimes' it goes my the various names like Skimming, Online Theft, Phishing.

2.4 The main findings of this research is going to be about the level of the awareness with the consumers in the Green Banking services of SBI subject to Latur District, now why SBI? The SBI was the first bank to start the initiative of Green Banking in 2007 - 08. SBI is one of the oldest banks of India and a reliable one, are people satisfied with the initiatives taken or the quality of services given to consumers are reliable from their point of view or not.

3. LITERATURE REVIEWS

3.1 Sahoo & Nayak (2008) explored the importance of Green Banking, cited international experiences and highlighted the important lessons for sustainable banking and development in India. The study found that there has not been much initiative in this regard by the banks and other financial institutions in India though they play an active role in India's emerging economy. The study also suggested the possible policy measures and initiative to promote Green Banking in India

3.2 Publisher: Atlantic Publishers and Distributors Pvt Ltd; 1 edition (1 January 2014) The book, written at this critical juncture, covers wide-ranging themes including innovation in banking technology to cut costs; improving operational efficiency; maintaining ethical standards under sound regulatory regime; enhancing responses to society, environment and consumers at large; and setting up replicable and sustainable business models that are eco-friendly, and contribute to green growth to create new business Opportunities for the Green investors. Last but not least, the book attempts to link the 'Green investment bank' with the potential 'Green investors' by exploring ways and means to bring it under the gamut of financial inclusion initiatives, now being taken by the financial institutions and the Government, for fostering sustainable economic growth.

3.3 Sahitya et al. (2014) attempted to understand and appreciate the importance of green initiatives for the attainment of the goals of sustainable banking and determine the various attempts that had been made by the top public and private sector banks in India. The methodology consisted of a case study based approach of secondary sources. The findings were that the banks had taken on the green initiatives. The Private Banks are as much involved in the Green Banking approach as the Public Sector Banks. All the banks are making efforts to make banking paperless. This had been fully supported by technology in terms of electronic fund transfers, ATMs, internet and mobile banking. Banks are in search of alternative energy sources for running facilities like ATM‟s etc.

3.4 India has grown up to the top ten economies in the world. The emergence of economic reforms has created a new window of Opportunities for employment in various sectors.

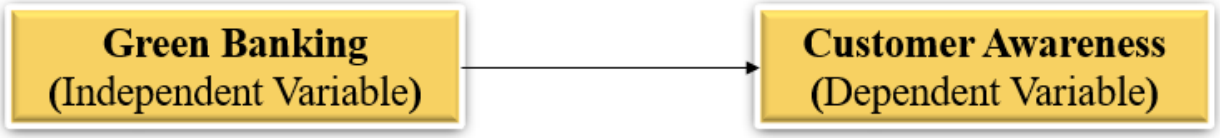
Employees give the brand a face and voice; they are the one who creates the customer stories which makes the brand creditable. A positive, enthusiastic and committed human capital is the foremost requirement of any trade that can put forth the best epitome and representation of his brand. Employees often get engaged differently at the workplace depending upon their experiences of emotional meaningfulness, safety and availability in specific situations. The implications are that engaged employees bring innovation and creativity, as they directly or indirectly project a positive image of their organization. Their commitment portrays an impression of a responsible organization including reputation for integrity, good internal communication and a culture of innovation" as stated by Corporate Leadership Council, 2004. Organizations always look for people who are generally enthusiastic to come to work every day and are highly passionate about their work. Organizations with genuinely engaged employees have higher retention, productivity, customer awareness, innovation, and quality. They also require less training time, believe in teamwork, are committed to their job and lead to customer awareness and long term relationship management with the brand.

4. SCOPE OF THE STUDY

4.1 The present work is limited to consumers' perception about the various facilities provided by banks to the consumers for the sustainable development of the banking environment. Today's world of globalization requires facilities for development of industries, infrastructure, banking and non-banking financial institutions. It further extended to gathering and analyzing qualitative and quantitative data for the mentioned period of time.

4.2 Geographical Scope: Geography. Latur district is in the Marathwada region in Maharashtra in India, located between 17°52' North to 18°50' North and 76°18' East to 79°12' East in the Deccan plateau. It has an average elevation of 631 meters (2,070 ft) above mean sea level. Latur is a city in Maharashtra state, India, and is one of the largest cities of the Marathwada region. It is the administrative headquarters of Latur district and Latur Taluka. The city is a tourist hub surrounded by many historical monuments, including Udgir Fort and Kharosa Caves.

4.3 Conceptual scope: This study has selected **Green Banking** as an **independent variable** and **Customer awareness** as a **dependent variable.**



5. OBJECTIVES

5.1 To analyze the impact of Green Banking on the Customer awareness of SBI Branches.

5.2 To study the impact of Green Banking on Mobility of Banking Services in SBI Branches.

5.3 To know the quality of services under Green Banking provided by SBI Branches to consumers.

5.4 To look at the impact of increase or decrease in the cost of Green Banking services on consumers of SBI Branches.

5.5 To investigate the decrease in use of plastic on Green Banking of SBI Branches.

5.6 To find the decrease in use of paper on Green Banking of SBI Branches.

6. HYPOTHESIS

6.1 (H0)- Green Banking does have a significant impact on the Customer awareness of SBI branches of Latur

6.2 (H1)- Green Banking is more effective than the Traditional Banking

6.3 (H2)- Green Banking does have a significant impact on decrease in cost expenses of consumers in SBI branches of Latur.

6.4 (H3)- Green Banking does have a significant impact on Environment Sustainability in SBI branches of Latur.

7. SAMPLE SELECTION

Population of Latur District in 2020/2021 is 2,626,107(estimates as per aadhar uidai.gov.in feb 2019 data). Literate people are 1,650,672 out of 932,432 are male and 718,240 are female. People living in Latur District depend on multiple skills, total workers are 1,046,857 out of which men are 670,018 and women are 376,839. Total 311,209 Cultivators are dependent on agriculture farming out of 204,059 are cultivated by men and 107,150 are women. 383,939 people work in agricultural land as labor, men are 212,040 and 171,899 are women. Latur District sex ratio is 928 females per 1000 of males. Next Latur District Census will be in 2021.

Leading banks such as the South Indian Bank, State Bank of India, Union Bank, Saraswat Bank, Bank of Baroda, Bank of Maharashtra, Bank of Hyderabad, Citibank India, ICICI Bank, and HDFC Bank have their branches and ATMs around Latur. There are 27 public sector banks in India out of which 21 are nationalized banks 6 are state bank of india and its associates bank. 15,570 branches of **SBI** were running from rented accommodations and almost all of them have their branches in Latur. These bank branches will cover the area for research.

The data would be collected on the basis of simple random sampling. Also the parameters that would be used for the selections will be the consumers in the area using Green Banking services.

8. SOURCES OF DATA COLLECTION

The aforesaid research is to be conducted by the means of descriptive quantitative research methods with reference to data collections. Both primary and secondary data will be collected.

Primary data: Primary Data will be collected from the consumers by the way of Pilot Study, Questionnaire Method and Personal Interviews.

Secondary data: Secondary Data will be collected by past manifestations and goals covered in lieu of Green Banking, leading financial newspapers, websites and other research centers.

9. STATISTICAL TOOL USED FOR DATA ANALYSIS

The interpretation will be done in simple language by converting numerical into better understanding simple words which will meet the objectives of study. Final data will be presented with diagrams, charts, graphs, tables, etc, with appropriate explanation. Data Analysis will be done by the content quantification, Microsoft Excel and sorting the data by using tabulation method, for which tally method, Microsoft Excel and SPSS will be used. Final results will be found by Thematic coding and decoding and then testing hypotheses through **Paired T-test** and to test the intensity of relation **ANOVA** will be used.

10. CONCLUSIONS

10.1 It can be concluded that SBI initiated the Green Banking Services by making optimum utilization of resources. Bank has also created an awareness program amongst the society in order to rely more on the green banking services and avail the services which are less complicated and more convenient to the users of the bank. Many consumers have switched to green banking schemes in order to decrease their cost expenses and improve their standards of living.

10.2 Hence, it is concluded that green banking services will provide eco-friendly services to the consumers and society for better standard of living and achieving overall targets of banks.

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12. CHAPTER SCHEME

This study is analyzed and will be presented in 12 Chapters.

Chapter 1: Introduction

The first chapter is Introduction of the study includes the definition of Green Banking, consumers in Banking System, Customer awareness and about the area of study.

Chapter 2: Statement of Problem

The second chapter is the Statement of Problem in elaborative manner and the bank used for the research process.

Chapter 3: Literature Reviews

The third chapter is a review of literature that presents the previous studies made in the relevant area of certain research.

Chapter 4: Scope of the Study

The fourth chapter is about the broad scope of the study in the area of the research and about the variables used in the study.

Chapter 5: Objectives

The fifth chapter will be an analysis of the certain objectives of the study related to the area of the research.

Chapter 6: Hypothesis

The sixth chapter will be of the formulation of the various hypotheses related to the area of research i.e. H0, H1, H2 and H3.

Chapter 7: Sample Selection

The seventh chapter is going to analyse the sample size and the sample selection related to the research study in Latur District

Chapter 8: Sources of Data Collection

The eighth chapter will focus on how the data is going to be collected and what ways of collecting data could be used for making primary data and secondary data for the research study.

Chapter 9: Statistical Tools used for Data Analysis

The ninth chapter will be about the various statistical tools and techniques to be used in the compiling of data for analysis for the research study.

Chapter 10: Bibliography

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Research Guide.
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